

File 344:Chinese Patents Abs Aug 1985-2004/Mar  
(c) 2004 European Patent Office  
File 347:JAPIO Nov 1976-2004/Jan(Updated 040506)  
(c) 2004 JPO & JAPIO  
File 350:Derwent WPIX 1963-2004/UD,UM &UP=200432  
(c) 2004 Thomson Derwent

Set	Items	Description
S1	0	(B2B OR BUSINESS(1W)BUSINESS OR BTOB) (5N) (CREDIT() (APPLICATION? OR REQUEST?))
S2	33	(LINE(1W)CREDIT? ? OR CREDIT) (5N) (EXTENSION? OR EXTENDE?)
S3	556	(BARTER? OR EXCHANG? OR TRADE? ? OR TRADING OR SWAP? ? OR - SWAPPING) (5N) (SCORE? ? OR SCORING OR EVALUAT? OR RATING?)
S4	16546	(PRODUCT? ? OR SERVICE? ? OR VALUE? ? OR CREDIT) (5N) (SCORE? ? OR SCORING OR SCORING OR EVALUAT? OR RATING?)
S5	0	AU=(HEURING, K? OR HEURING K?)
S6	0	S1 AND (S3 OR S4)
S7	651	B2B OR BUSINESS(1W)BUSINESS OR BTOB
S8	0	S7(8N) (CREDIT()APPLICATION?)
S9	1	S7 AND S2
S10	1	(S2 OR S9) AND (S3 OR S4)
S11	1	S10 NOT S9
S12	9	S7 AND (S3 OR S4)
S13	9	S12 NOT (S9 OR S11)

9/5/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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015067704 \*\*Image available\*\*  
WPI Acc No: 2003-128220/200312  
XRPX Acc No: N03-101815

**Internet-based financial product marketing method involves determining whether customer is qualified to receive offer of financial product in response to retrieved customer identity data**

Patent Assignee: CORO L (CORO-I); TAYLOR J W (TAYL-I)

Inventor: CORO L; TAYLOR J W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020147669	A1	20021010	US 2001262960	P	20010119	200312 B
			US 2001872447	A	20010601	

Priority Applications (No Type Date): US 2001262960 P 20010119; US 2001872447 A 20010601

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020147669	A1	14	G06F-017/60	Provisional application	US 2001262960

Abstract (Basic): US 20020147669 A1

NOVELTY - The data related to customer identity information received through network, is retrieved. A financial product is offered to customer, in real-time if the customer is determined to be qualified for receiving a product offer, in response to retrieved data.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for customer financial product marketing system.

USE - For marketing financial product/services such as credit card, overdraft product, mortgage, mortgage refinancing, tax grievance, auto loan, student loan, personal loan, insurance, home equity loan, **credit** line **extension** or margin lending product for purchase of stocks or bonds, **business** loan, **business** credit card, benefits package, escrow account and payroll account to customer through Internet.

ADVANTAGE - As the customer qualification determination for product offer is performed in real-time the product can be marketed to qualified customer in real-time while the customer is conducting a transaction over network, thereby achieving elimination of the back-end process required to re-check the customer's credit data before offer approval and enabling the immediate use of the offered financial product by the customer if the customer decides to accept the offer.

DESCRIPTION OF DRAWING(S) - The figure shows a high level flow diagram of the on-line customer financial product offering method.

pp; 14 DwgNo 3/3

Title Terms: BASED; FINANCIAL; PRODUCT; MARKET; METHOD; DETERMINE; CUSTOMER ; QUALIFY; RECEIVE; OFFER; FINANCIAL; PRODUCT; RESPOND; RETRIEVAL; CUSTOMER; IDENTIFY; DATA

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

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11/5/1 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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012565334 \*\*Image available\*\*  
WPI Acc No: 1999-371440/199931  
XRPX Acc No: N99-276951

**Providing prepaid telephone services**

Patent Assignee: BELLSOUTH INTELLECTUAL PROPERTY CORP (BELL-N); BELLSOUTH  
CORP (BELL-N)

Inventor: O'NEIL D R

Number of Countries: 082 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9930480	A1	19990617	WO 98US25686	A	19981204	199931 B
AU 9920857	A	19990628	AU 9920857	A	19981204	199946
US 6226364	B1	20010501	US 97986973	A	19971208	200126

Priority Applications (No Type Date): US 97986973 A 19971208

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9930480	A1	E	55	H04M-017/00	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU  
CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR.  
IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9920857	A		H04M-017/00	Based on patent WO 9930480
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US 6226364	B1		H04M-015/00	
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Abstract (Basic): WO 9930480 A1

NOVELTY - Method consists in establishing a subscriber account, receiving a monetary deposit establishing a prepaid balance in the account and establishing a customer **service** profile including prepaid and postpaid **rating** parameters for the account. The originating and terminating stations are linked with the communication incurring charges to the account. The duration of the communication is monitored, and a cost is charged associated with the prepaid portion of the communication. If the account is exhausted it is charged for the cost associated with the remainder of the communication based on the postpaid rating parameters.

DETAILED DESCRIPTION - Method is based on using a prepaid telephone service card with specified serial numbers and face values entered into a database.

USE - Method is for providing prepaid and credit-limited cellular telephone services.

ADVANTAGE - Method makes prepaid and credit-limited telephone services generally available to cellular telephone service subscribers which do not rely on special voice channel-connected call handling platforms. It encourages cellular customers who subscribe to advanced services to prepay for telephone services and to limit the amount of **credit** they are **extended** for using telephone services.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of a telecommunications system including a real-time telephone call monitoring, rating and response system.

pp; 55 DwgNo 1/8

Title Terms: PREPAYMENT; TELEPHONE; SERVICE

Derwent Class: W01; W02

International Patent Class (Main): H04M-015/00; H04M-017/00

File Segment: EPI

11/5/1 (Item 1 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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012565334 \*\*Image available\*\*  
WPI Acc No: 1999-371440/199931  
XRPX Acc No: N99-276951

**Providing prepaid telephone services**

Patent Assignee: BELLSOUTH INTELLECTUAL PROPERTY CORP (BELL-N); BELLSOUTH CORP (BELL-N)

Inventor: O'NEIL D R

Number of Countries: 082 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9930480	A1	19990617	WO 98US25686	A	19981204	199931 B
AU 9920857	A	19990628	AU 9920857	A	19981204	199946
US 6226364	B1	20010501	US 97986973	A	19971208	200126

Priority Applications (No Type Date): US 97986973 A 19971208

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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WO 9930480	A1	E 55	H04M-017/00	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU  
CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9920857	A		H04M-017/00	Based on patent WO 9930480
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US 6226364	B1		H04M-015/00	
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Abstract (Basic): WO 9930480 A1

NOVELTY - Method consists in establishing a subscriber account, receiving a monetary deposit establishing a prepaid balance in the account and establishing a customer **service** profile including prepaid and postpaid **rating** parameters for the account. The originating and terminating stations are linked with the communication incurring charges to the account. The duration of the communication is monitored and a cost is charged associated with the prepaid portion of the communication. If the account is exhausted it is charged for the cost associated with the remainder of the communication based on the postpaid rating parameters.

DETAILED DESCRIPTION - Method is based on using a prepaid telephone service card with specified serial numbers and face values entered into a database.

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DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of a telecommunications system including a real-time telephone call monitoring, rating and response system.

pp; 55 DwgNo 1/8

Title Terms: PREPAYMENT; TELEPHONE; SERVICE

Derwent Class: W01; W02

International Patent Class (Main): H04M-015/00; H04M-017/00

File Segment: EPI

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S6	0	S1 AND (S3 OR S4)
S7	651	B2B OR BUSINESS(1W)BUSINESS OR BTOB
S8	0	S7(8N) (CREDIT()APPLICATION?)
S9	1	S7 AND S2
S10	1	(S2 OR S9) AND (S3 OR S4)
S11	1	S10 NOT S9
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	556	S3
	16546	S4
S12	9	S7 AND (S3 OR S4)

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? s s12 not (s9 or s11)		
	9	S12
	1	S9
	1	S11
S13	9	S12 NOT (S9 OR S11)
? t s13/5/all		

13/5/1 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO

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07802534 \*\*Image available\*\*

METHOD, DEVICE AND PROGRAM FOR OPTIMALLY DISTRIBUTING BUSINESS INVESTMENT AND PORTABLE RECORDING MEDIUM

PUB. NO.: 2003-296558 [JP 2003296558 A]

PUBLISHED: October 17, 2003 (20031017)

INVENTOR(s): IIZAKA TATSUYA

KITAGAWA SHINJI

FUKUYAMA YOSHIKAZU

APPLICANT(s): FUJI ELECTRIC CO LTD

APPL. NO.: 2002-098565 [JP 200298565]  
FILED: April 01, 2002 (20020401)  
INTL CLASS: G06F-017/60; G06F-017/15; G06F-017/18

ABSTRACT

PROBLEM TO BE SOLVED: To provide a method and a device for objectively and automatically distributing investment of each business.

SOLUTION: A primary factor evaluating function 121 obtains the influence of each primary factor inside of a memory device 11 to an object **business**. A **business value evaluating** function 122 obtains NPV, a risk and a return of the object business on the basis of a financial exponent of the object business read from the memory device. A portfolio structuring function 123 obtains investment distribution to the object business on the basis of a risk and a return. A confirming function 124 outputs the decided investment distribution for display.

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13/5/2 (Item 2 from file: 347)

DIALOG(R)File 347:JAPIO  
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07582985 \*\*Image available\*\*  
BUSINESS DEVELOPMENT SUPPORT SYSTEM

PUB. NO.: 2003-076828 [JP 2003076828 A]  
PUBLISHED: March 14, 2003 (20030314)  
INVENTOR(s): TAKEMASA KAZUO  
APPLICANT(s): SANYO ELECTRIC CO LTD  
APPL. NO.: 2001-265491 [JP 2001265491]  
FILED: September 03, 2001 (20010903)  
INTL CLASS: G06F-017/60; G06F-017/30

ABSTRACT

PROBLEM TO BE SOLVED: To provide a business development support system suitable for the creation of new business and the utilization of human resources, or providing them to a third party.

SOLUTION: The business development support system is comprised of: a business theme information registration means 1 for registering a commodity, service or the theme of business for dealing with them; a business evaluation information registration means 2 for registering the **evaluation** on the commodity or **service** concerned with the theme, or the **business**; a **business** fostering information registration means 3 for registering a means for concretizing the commodity or service concerned with the theme or the business so as to foster them; a databank 4 that associated, for each theme, the pieces of information generated with the business theme information registration means, the business evaluation information registration means and the business fostering information registration means and registers the pieces of information so as to constitute a database; and a means that retrieves information registered with the databank to output the information.

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13/5/3 (Item 3 from file: 347)

DIALOG(R)File 347:JAPIO  
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07214698     \*\*Image available\*\*  
INSURANCE BUSINESS SUPPORTING METHOD AND ITS SYSTEM

PUB. NO.:       2002-083135   [JP 2002083135   A]  
PUBLISHED:     March 22, 2002 (20020322)  
INVENTOR(s):   YOKOYAMA ATSUHIKO  
                  NISHIYORI YUJI  
                  NAKAMURA TOORU  
                  HANAI YASUYUKI  
APPLICANT(s):  GE EDISON LIFE INSURANCE CO  
APPL. NO.:     2000-270747   [JP 2000270747]  
FILED:         September 06, 2000 (20000906)  
INTL CLASS:    G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide an insurance business supporting method and its system capable of totally adding respective conditions such as an available **business** area, **business** experience, evaluation of past work, a traffic time to a service providing place for quickly and efficiently extracting a proper insurance business supporter and dispatching him/her.

SOLUTION: In this system, an attribute and schedule information of the insurance business supporter is registered in a server (S1), service request information from a customer is registered in the server (S2), the insurance business supporter capable of dealing with the service request information is extracted in compliance with the registration of the service request information from the customer (S3), the service request information is informed to the insurance business supporter extracted by the server via the network (S4), and quality **evaluation** of the **service** provided by the insurance business supporter by the customer is registered in the server (S5).

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13/5/4        (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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015712911     \*\*Image available\*\*  
WPI Acc No: 2003-775111/200373

**System for integrated b2b marketplace through internet**

Patent Assignee: YOON Y G (YOON-I)

Inventor: YOON Y G

Number of Countries: 001   Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2003049971	A	20030625	KR 200180334	A	20011218	200373   B

Priority Applications (No Type Date): KR 200180334 A 20011218

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2003049971	A	1	G06F-017/60	

Abstract (Basic): KR 2003049971 A

NOVELTY - A system for integrated **b2b** marketplace through Internet is provided to execute an exportation and importation of international transaction and a domestic transaction, and execute a logistics transaction in one place by registering a commodity, service, and information of a company which sells the commodity through the Internet and exchanging corresponding information with a company which

purchases the commodity based on an authentication of a **credit evaluation** institution.

DETAILED DESCRIPTION - A commodity and a service registered by other company(domestic company or foreign company) are searched(703). A desired result is selected(704) and stored in an E-business matching cart of a company(705). If commodities and services registered by the company are displayed(706) and a commodity and service of other company to be stored in the E-business matching cart exist(707), the commodity and service are stored in a DB(708). The company transmits a transaction suggestion using the commodity and service of the company(709,713). All transaction suggestions of the company are recorded in a transaction suggestion list(714). The other company receives details of the transaction suggestion by considering contents with respect to the commodity and service(715). Thus, possibility of transaction achievement is increased(716).

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; INTEGRATE; THROUGH

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

**13/5/5 (Item 2 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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015107278

WPI Acc No: 2003-167797/200316

XRFX Acc No: N03-132543

**Merchandising method for e-commerce or barter networking of company of product manufacturer in which intrinsic or merchandising values (MVs) of products or services are networked and traded in whole or parts or as cash**

Patent Assignee: BANDURA C H (BAND-I)

Inventor: BANDURA C H

Number of Countries: 100 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200307109	A2	20030123	WO 2002US21446	A	20020710	200316 B

Priority Applications (No Type Date): US 2001304079 P 20010711

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200307109	A2	E	4	G06F-000/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 2003007109 A2

NOVELTY - The merchandising method involves providing a mechanism for **exchanging** and **evaluating** merchandising earned/rewarded **values** (MVs) within a merchandising value network (MVN), buying, selling, trading and/or creating merchandising value dollars (MV) realized within the network.

DETAILED DESCRIPTION - Merchandising, e-commerce, barter networking and/or vending markets involving any manufacturer or company products and services are combined with a merchandising value network (MVN).

Merchandising values (MVs) associated with the products and services are enabled with a mechanism to transpose, **trade**, **evaluate**, accumulate, auction, transfer, invest or create the merchandising values. Trading (MVs) for cash or using existing cash saving values enable investment in whole or in part with cash incentive programs, or for bidding to purchase MVs and or cash. MVs may include; cash back, cash value savings, rebates, travel awards, club card membership awards coupons, vouchers etc.

USE - Networking of incentive and earned merchandising values to provide manufacturing, **business** to **business** and/or retail establishments with electronic or in-person interface method on wholesale, barter and/or retail level.

ADVANTAGE - Enables **exchanging** and **evaluating** earned and/or rewarded merchandising.

pp; 4 DwgNo 0/0

Title Terms: MERCHANDISE; METHOD; COMPANY; PRODUCT; MANUFACTURE; INTRINSIC; MERCHANDISE; VALUE; PRODUCT; SERVICE; WHOLE; PART; CASH

Derwent Class: T01

International Patent Class (Main): G06F-000/00

File Segment: EPI

13/5/6 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014911485 \*\*Image available\*\*

WPI Acc No: 2002-732191/200279

Related WPI Acc No: 2002-667508; 2003-017974; 2003-017977; 2003-266151;

2003-559083; 2003-757083; 2004-043737; 2004-043743; 2004-069808;

2004-071795; 2004-071797; 2004-083263; 2004-107478; 2004-340154

XRFX Acc No: N02-577340

**Computer implemented risk management method for financial institutions, government entities, involves calculating risk quotient by referring structured information and gathered data relating to risk variables**

Patent Assignee: JUNNARKAR A (JUNN-I); LAWRENCE D (LAWR-I); GOLDMAN SACHS & CO (GOLD-N)

Inventor: JUNNARKAR A; LAWRENCE D

Number of Countries: 100 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020138371	A1	20020926	US 2001812627	A	20010320	200279 B
			US 2001919413	A	20010731	
WO 200312589	A2	20030213	WO 2002US24123	A	20020730	200313

Priority Applications (No Type Date): US 2001919413 A 20010731; US 2001812627 A 20010320

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020138371	A1	14	G06F-017/60	CIP of application	US 2001812627
WO 200312589	A2	E	G06F-000/00		

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20020138371 A1

NOVELTY - Data related to risk variables associated with an online

transaction are gathered. The received information relating to details of the online transaction are structured according to risk quotient criteria. A risk quotient is calculated by referring the structured information and the gathered data.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Computerized risk management system;
- (2) Computer readable medium storing risk management program;
- (3) Computer data signal in digital data stream comprising data relating to risk management; and
- (4) Method of interacting with network access device to manage risk relating to online transaction.

USE - For managing legal, regulatory financial and reputational risks for online retailers or wholesalers, individuals, **business** to **business** suppliers, government entities, trading firms, online auctions, bank and non-bank financial institutions including investment banks, merchant banks, commercial banks, security firms, asset management companies, hedge funds, mutual funds, **credit rating** funds, securities **exchanges** and bourses, institutional and individual investors, law firms, accounting firms, auditing firms, etc.

ADVANTAGE - Facilitates analysis and quantification of risk associated with executing online transaction and enables proper management of risk associated with a particular entity or transaction by calculating risk quotient based on gathered risk variables.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic illustration of online transaction risk management system.

pp; 14 DwgNo 2/5

Title Terms: COMPUTER; IMPLEMENT; RISK; MANAGEMENT; METHOD; FINANCIAL; INSTITUTION; GOVERN; ENTITY; CALCULATE; RISK; QUOTIENT; REFER; STRUCTURE; INFORMATION; GATHER; DATA; RELATED; RISK; VARIABLE

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

13/5/7 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014385566 \*\*Image available\*\*

WPI Acc No: 2002-206269/200226

XRPX Acc No: N02-157086

**Customer re-acquiring method for Internet businesses involves providing on-line financial services to improve customers credit rating and obtain further credit to allow him to buy goods or services**

Patent Assignee: JUNUM.COM INC (JUNU-N)

Inventor: COULTER D B

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200211044	A2	20020207	WO 2001US6329	A	20010228	200226 B
AU 200141830	A	20020213	AU 200141830	A	20010228	200238

Priority Applications (No Type Date): US 2000630093 A 20000801

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200211044 A2 E 30 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW  
AU 200141830 A G06F-017/60 Based on patent WO 200211044

Abstract (Basic): WO 200211044 A2

NOVELTY - Customer is provided financial services which allow him to improve his **credit rating** and obtain further **credit** on favorable terms to allow him to pay for further goods and services provided by partner vendors.

DETAILED DESCRIPTION - Method consists in designating the customer as eligible for the method, enabling him to register with a financial management and planning system which identifies the business as part of the customer registration process, and enabling him to improve his financial condition so he can be designated as qualified by the **business**. The **business** is then granted access to the customers improved financial condition so that it can contact him and inform him that his designation is qualified.

USE - Method is for **credit scoring** over the Internet.

ADVANTAGE - Method enables businesses to recover or offer more favorable terms to previously-rejected consumers whose **credit scores** have improved.

DESCRIPTION OF DRAWING(S) - The figure shows an overall business model.

pp; 30 DwgNo 1/11

Title Terms: CUSTOMER; ACQUIRE; METHOD; BUSINESS; LINE; FINANCIAL; SERVICE; IMPROVE; CUSTOMER; CREDIT; RATING; OBTAIN; CREDIT; ALLOW; BUY; GOODS; SERVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

13/5/8 (Item 5 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014360430 \*\*Image available\*\*

WPI Acc No: 2002-181131/200224

XRPX Acc No: N02-137715

**Gemstone trading system for use in internet environment, has user terminals each generating standard portfolio of digital color images of particular gemstone to enable evaluating its market value**

Patent Assignee: DIAMOND & JEWELRY-4-U LTD (DIAM-N); DIAMOND & JEWELLERY 4 YOU LTD (DIAM-N)

Inventor: GOLDSTEIN P; HAUSMAN Y

Number of Countries: 004 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2358541	A	20010725	GB 200026391	A	20001027	200224 B
JP 2001201454	A	20010727	JP 2000330700	A	20001030	200224
ZA 200006091	A	20020327	ZA 20006091	A	20001027	200230
BE 1014011	A3	20030204	BE 2000693	A	20001030	200321

Priority Applications (No Type Date): IL 134664 A 20000222; IL 132648 A 19991029

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
GB 2358541	A		52	H04N-007/18	
JP 2001201454	A		22	G01N-021/87	
ZA 200006091	A		53	G01N-000/00	
BE 1014011	A3			G01N-000/00	

Abstract (Basic): GB 2358541 A

NOVELTY - The system has several user terminals (4) for capturing digital color images of gemstone. Each user terminal generates the same standard portfolio of color images of the table, pavilion, girdle and culet of particular gemstone to enable a potential buyer to independently **evaluate** its market **value** according to internationally recognized standards.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Data storage device for storing portfolio of color images of gemstone;
  - (b) Method of trading in gemstones;
  - (c) User terminal for capturing images of a gemstone;
  - (d) Gemstone examination device;
  - (e) Gem certificate;
  - (f) Method of displaying a visually continuous movable image of gemstone's surface;
  - (g) Method for obtaining a stereoscopic image of a gemstone's table
- USE - For trading in gemstones especially diamonds through internet.

ADVANTAGE - As identical portfolio are generated for the same gemstones, potential buyers are able to implicitly rely on the portfolio to implement the trading on a server based intranet or a **business-to-business** website.

DESCRIPTION OF DRAWING(S) - The figure shows the internet based system for trading in gemstones.

User terminals (4)

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Title Terms: GEM; TRADE; SYSTEM; ENVIRONMENT; USER; TERMINAL; GENERATE; STANDARD; PORTFOLIO; DIGITAL; COLOUR; IMAGE; GEM; ENABLE; EVALUATE; MARKET; VALUE

Derwent Class: S03; T01; W04

International Patent Class (Main): G01N-000/00; G01N-021/87; H04N-007/18

International Patent Class (Additional): B25B-000/00; F21S-000/00;

G06F-017/60; G06K-000/00; G06T-000/00

File Segment: EPI

13/5/9 (Item 6 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014341516 \*\*Image available\*\*

WPI Acc No: 2002-162219/200221

**Transmission of research data, credit evaluating system, and consulting data using electronic mail**

Patent Assignee: LEE E W (LEEE-I)

Inventor: LEE E W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001088645	A	20010928	KR 200149420	A	20010816	200221 B

Priority Applications (No Type Date): KR 200149420 A 20010816

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001088645	A		1	G06F-017/60	

Abstract (Basic): KR 2001088645 A

NOVELTY - A transmission of research data, a **credit evaluating**

system, and consulting data using an electronic mail is provided to offer necessary research result data and an integrated **service** including an **evaluation** thereof and consulting data through E-mail of a company member in a setting a strategy of a company.

DETAILED DESCRIPTION - If a company member applies a member joining(1), a registering method is displayed on a screen and the member inputs information on spaces of a company name, a representative name, a category of **business / business** conditions, a connecting line including E-mail, a mail address, a location, a detail address, information of a person in charge, and a paying method. Each inputted information is classified according to categories and stored in a web server(2). A company providing the service explains research information and consulting information being stored in a database of a web server according to categories(3). If a payment of the company member is checked, the payment is classified according to categories of business and data conformed to a category of business of the company member are extracted out of research data and consulting data being stored in the web server(4). An on-line technique **credit evaluating** system is appended to the extracted research data and consulting data(5). An E-mail address out of information of a company member being classified according to categories and stored in the web server is extracted(6). The extracted research data, consulting data, and on-line technique **credit evaluating** system are transmitted to E-mail address of the company member(7).

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Title Terms: TRANSMISSION; RESEARCH; DATA; CREDIT; EVALUATE; SYSTEM; DATA; ELECTRONIC; MAIL

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

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